

Extracts

POVERTY AND MENTAL WORK

The want of money is, in the higher intellectual pursuits, the most common hindrance to thoroughness and excellence of work. De Séanecour, who, in consequence of a strange concatenation of misfortune, as in all his life struggling in shallow waters, suffered not from the privations of poverty, but from the luxury of wealth, and who stunted his intellectual growth; and any experienced student of human nature must be aware that De Séanecour was right. With larger means he would have seen more of the world, and known it better, and written of it with ripeness of wisdom. He said that the man "who only lives in poverty the direct effect of the money-privilege, and only compared, for instance, a fifty-penny dinner to one that cost a guinea, is a man who is the victim of the truest of all misfortunes, for not to spend money is the least of the evils of poverty." Bossuet said that he "had no attachment to riches, and still if he had only what is barely necessary, if he felt him self narrowed, he would have more than half his talents." Sainte-Beuve said, "Only think a little what a difference there is in the starting-point when the employment of the faculties is not hindered by the want of money." How dependent upon the most distinguished authors have been dependent upon private means, not only for physical sustenance, but for the opportunities which they afforded of gaining that experience of life which was absolutely essential to the full growth of their mental faculties. Shelley's writings brought him to profit whatever, and without a private income he could not have produced his great work. Wordsworth, who, in his *Yarrow Recluse*, employed in study or in travel, was in the actual labour of composition. Wordsworth tried to become a London journalist, and failed. A young man called Charles Calvert died in 1806, who thus saved the poet in Wordsworth, as he kept him fill the publication of the "Lyrical Ballads," and afterwards of the "Excursion." Wordsworth said that he could think and compose at leisure. Scott would not venture to devote himself to literature until he had first secured a comfortable income outside of it. Poor Kepler struggled with constant anxieties, and told fortunes by astrology for a livelihood, saying that astrology as the daughter of astronomy ought to accept her mother; but fancy a man of science thus passing precious time hours of his life in the vain pursuit of fortune-telling. "If there is a situation vacant at Tübingen, do what you can to obtain it for me, and let me know the prices of bread and wine and other necessities of life, for my wife is not accustomed to live on beans." He had to accept all sorts of jobs; he made almanacs, and served anyone who would pay him. His only tranquil time for study was when he returned in Styria, on his wife's income, a treat that did not last for long, and never returned. How different is this from the life of one of Tycho Brahe, who laboured for science alone, with all the help that the largeness of his age could furnish! There is the same contrast, in a later generation, between Schiller and Goethe. Poor Schiller "wasting so much of his precious life in literary back-work; translating French books for a miserable pittance; and thus rendering himself utterly independent in all the other circumstances of his life, and thus at a time when the pay of authors was so miserable that they could hardly exist by the pen. Schiller gets a stilling a page for his translations. Merely the publisher offered three pounds sterling for a drama of Goethe. If I were raised up," Goethe once wrote, "my words have been an expense to me."—From "The Literary Life," by Philip Gilbert Hamerton.

HOW THE GOUT CAME.

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Insurance.

BATAVIA SEA AND FIRE INSURANCE COMPANY.
The Undersigned having been appointed Agents for the above Company at Hong Kong, are prepared to grant Policies against all risks at current rates.
RUSSELL & Co.
1092 Hongkong, 1st April, 1865.

MANCHESTER FIRE ASSURANCE COMPANY OF MANCHESTER AND LONDON.
The Undersigned have been appointed Agents for the above Company at Hong Kong, Canton, Peking, Shanghai, and Harbin, and are prepared to grant Insurances at current Rates.
HOLLIDAY, WISE & Co.
1565 Hongkong, 15th October, 1858.

DOUGLAS LAFRAIK & CO. HONGKONG FIRE INSURANCE COMPANY.
The Undersigned having been appointed Agents to the above Company at this Office, are prepared to grant Policies against Fire to the extent of \$40,000, on Buildings, or Goods stored therein.
DOUGLAS LAFRAIK & Co.
717 Hongkong, 9th November, 1864.

VICTORIA FIRE INSURANCE COMPANY OF HONGKONG, LIMITED.
This Company, with its Head Office at Hongkong, and Agencies at the various Ports in China, is prepared to issue Policies of Insurance, at the current Rates of Premium at the respective places.
AUGUSTINE HEARD & Co., Secretaries.
557 Hongkong 1st April, 1871.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
From this date, until further notice, a discount of Twenty per cent. (20%) upon the current local rate of premium will be allowed upon insurances effected with this Company.
DOUGLAS LAFRAIK & Co., Agents.
1163 Hongkong, 27th June, 1872.

HONGKING FIRE INSURANCE COMPANY.
From this date, until further notice, a discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed upon insurances effected with this Company.
DOUGLAS LAFRAIK & Co., Agents.
1163 Hongkong, 27th June, 1872.

LONDON AND ORIENTAL STEAM TRANSPORT INSURANCE OFFICE.
137 LEADENHALL STREET, LONDON.
ESTABLISHED 1843.
The Undersigned is authorised to accept risks on behalf of this Office, by First Class Steamers and Sailing Ships.
A. NOLTER, Agent.
Hongkong, 1st July, 1867.

OCEAN MARINE INSURANCE COMPANY, LONDON.
INCORPORATED 1859.
CAPITAL, £1,000,000.
The Undersigned having been appointed Agents for the above Company, are prepared to accept Marine Risks and issue Policies at current rates.
AUGUSTINE HEARD & Co.
1351 Hongkong 7th June, 1867.

THE QUEEN INSURANCE COMPANY.
CAPITAL—TWO MILLION STERLING.
The Undersigned having been appointed Agent for the above Company at this Office, are prepared to grant Policies against Fire, to the extent of £10,000, on Buildings or on Goods stored therein.
NORTON, LYALL & Co.
911 Hongkong, 1st April, 1871.

IMPERIAL FIRE INSURANCE COMPANY.
From this date until further notice, a Return of Twenty per cent. (20%) will be allowed on the Premium charged on all Insurances effected with this Office, such Return being payable upon the issue of the Policy.
GIBB, LIVINGSTON & Co., Agents, Imperial Fire Insurance Company.
1159 Hongkong, 24th June, 1872.

BATAVIA SEA AND FIRE INSURANCE COMPANY.
The Undersigned are now prepared to grant, on behalf of the above Company, Policies against Fire on First-class Buildings, to an extent of \$100,000.
A discount of Twenty per cent. (20%) upon the current local rates will be allowed on all premium charged for insurance; such discount being deducted at the time of issue of policy.
RUSSELL & Co., Agents.
15 Hongkong, 1st January, 1873.

NORTH-BRITISH AND MERCANTILE INSURANCE COMPANY.
From and after this date the following rates will be charged on SHORT PERIOD Insurances, viz:—
Not exceeding 1 month 1/4 of the annual rate
Above 1 month, and not exceeding 3 months 3/4 do do
Above 3 months, and not exceeding 6 months 6/4 do do
Above 6 months the full annual rate.
On and after this date, a discount of 20 per cent. of the above rates will be allowed to Insurers.
GILMAN & Co., Agents, North-British & Mercantile Insurance Company.
1167 Hongkong, 24th June, 1872.

THE LONDON ASSURANCE COMPANY.
INCORPORATED BY ROYAL CHARTER OF HIS MAJESTY KING GEORGE THE FIRST, A.D. 1720.
The Undersigned having been appointed Agents for the above Corporation, are prepared to grant Insurances as follows:—
MARINE DEPARTMENT.
Policies at current rates, payable either here, in London, or at the principal Ports of India, China, and Australia.
FIRE DEPARTMENT.
Policies issued for long or short periods at current rates.
A discount of 20 % allowed.
LIFE DEPARTMENT.
Policies issued for sums not exceeding 25,000, on reasonable terms.
HOLLIDAY, WISE & Co.
1363 Hongkong, 24th July, 1872.

TRANSATLANTIC FIRE INSURANCE COMPANY OF HAMBURG.
The Undersigned having been appointed Agents for the above Company, are prepared to accept risks against Fire, subject to a bonus of 20 per cent.
SLEMSSEN & Co., Agents.
159 Hongkong, 16th November, 1872.

THE GLOBE MARINE INSURANCE COMPANY, LIMITED, LONDON.
THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.
The Attention of Shippers is called to the low rates of Premium charged by the Undersigned Agents of above-named Companies, for all steamer risks, subject to a brokerage of 15 per cent.
The "Oostering" as well as the "Globe" after paying the Shareholders a dividend of 10 per cent. on their paid up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst such of the Insurers as have paid their share of the year's risk and towards its premium. Particulars can be obtained at the Office of SLEMSSEN & Co., Agents.
40 Hongkong, 15th October, 1872.

ENFORCEMENT

NOTICE			
PROXY and after this date the following rates will be charged for SHORT PERIOD Insurance, viz:—			
Not exceeding Ten days, 1	do.	of the annual rate	
Not exceeding 1 month, 1	do.	do.	
Above 1 month, and not exceeding 3 months, 1	do.	do.	
Above 3 months, and not exceeding 6 months, 1	do.	do.	
Above 6 months, and not exceeding 9 months, 1	do.	do.	
Above 9 months, and not exceeding 12 months, 1	do.	do.	
JARDINE, MATHEWSON & Co., Agents, Alliance Fire Insurance Company, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200, 202, 204, 206, 208, 210, 212, 214, 216, 218, 220, 222, 224, 226, 228, 230, 232, 234, 236, 238, 240, 242, 244, 246, 248, 250, 252, 254, 256, 258, 260, 262, 264, 266, 268, 270, 272, 274, 276, 278, 280, 282, 284, 286, 288, 290, 292, 294, 296, 298, 300, 302, 304, 306, 308, 310, 312, 314, 316, 318, 320, 322, 324, 326, 328, 330, 332, 334, 336, 338, 340, 342, 344, 346, 348, 350, 352, 354, 356, 358, 360, 362, 364, 366, 368, 370, 372, 374, 376, 378, 380, 382, 384, 386, 388, 390, 392, 394, 396, 398, 400, 402, 404, 406, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 432, 434, 436, 438, 440, 442, 444, 446, 448, 450, 452, 454, 456, 458, 460, 462, 464, 466, 468, 470, 472, 474, 476, 478, 480, 482, 484, 486, 488, 490, 492, 494, 496, 498, 500, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528, 530, 532, 534, 536, 538, 540, 542, 544, 546, 548, 550, 552, 554, 556, 558, 560, 562, 564, 566, 568, 570, 572, 574, 576, 578, 580, 582, 584, 586, 588, 590, 592, 594, 596, 598, 600, 602, 604, 606, 608, 610, 612, 614, 616, 618, 620, 622, 624, 626, 628, 630, 632, 634, 636, 638, 640, 642, 644, 646, 648, 650, 652, 654, 656, 658, 660, 662, 664, 666, 668, 670, 672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000			
NOTICE.			
THE QUEEN INSURANCE COMPANY.			
THE following rates will be charged in future for SHORT PERIOD Insurance, viz:—			
Not exceeding 10 days, 1	do.	of the annual rate	
Not exceeding 1 month, 1	do.	do.	
Above 1 month and not exceeding 3 months, 1	do.	do.	
Above 3 months and not exceeding 6 months, 1	do.	do.	
Above 6 months, and not exceeding 9 months, 1	do.	do.	
Above 9 months, and not exceeding 12 months, 1	do.	do.	
NORTON, LYALL & Co., Agents the Queens Insurance Company, of 242 Hongkong, 23rd January, 1870.			
IMPERIAL FIRE INSURANCE COMPANY.			
REDUCTION IN THE RATES OF PREMIUM.			
UNTIL further notice the following Rates will be charged for Fire Insurance, viz:—			
Detached & Semi-detached Dwelling Houses removed from town, and their contents, 1	per cent		
Other dwelling Houses, used strictly for such, and their contents, 1	per cent		
Godowns, Offices, Shops, &c., and their contents, 1	per cent		
J. GIBB, L. LIVINGSTON & Co., Agents Imperial Fire Insurance Company, at 264 Hongkong, 7th March, 1865.			
Vessels.	Captains.	Flag & Rig.	
Acantha	Young	Brit. at	
Bombay	Davies	Brit. at	
Chlorado	Wassaw	Brit. at	
Della	Edmonds	Brit. at	
Donna	Thomson	Brit. at	
Fame	Richardson	Brit. at	
Flat-boy	Parry	Span. at	
Glendorech	J. W. Fowler	Brit. at	
Holmes	Gary	Brit. at	
Kiu-Kiang			

Insurances:

CHINA AND JAPAN MARINE INSURANCE COMPANY.		
<p>THE ATTENTION OF SHIPPERS is called to the future distribution of the Profits of this Company, two-thirds (2/3rds) of which, after payment of interest, will now be divided amongst the Contributors of business whether Shareholders or not, ratably in proportion to the amount of Net Premium contributed.</p> <p>WM. PUSTAU & Co., Agents.</p>		
<p>463 Hongkong, 9th April 1872</p> <p>THE CHINA FIRE INSURANCE COMPANY, LIMITED.</p> <p>READ OFFICE—HONGKONG.</p> <p>AGENCIES at all the Treaty Ports of China and Japan, and at Singapore.</p> <p>Risks accepted, and Policies of Insurance granted at the rates of Premium current at the above-mentioned Ports.</p> <p>No charge for Policy fees.</p> <p>JAS. B. COUGHTRIE, Secretary.</p> <p>Hongkong, 1st November, 1871. (1st 3)</p>		
<p>IMPERIAL FIRE INSURANCE CO. OF LONDON Insuring Houses and other Buildings Goods, Wares, Merchandise, Manufactures, and Farming Stock, Ships in Port, Harbours, and the Cargoes of such Ships, and other Vessels on Navigable Rivers and Canals, and Goods on board such Vessels throughout Great Britain and Ireland, and Foreign Countries, PROTECTS LOSS BY FIRE.</p> <p>The Undersigned, Agents for the above Company, are prepared to grant Policies against FIRE to the extent of \$50,000 on any one Fire Class Risk.</p> <p>GIBB, LIVINGSTON & Co. Hongkong, 1st January, 1867.</p>		
SHIPPING IN THE CANALS.		
Tons.	Consignees.	Destinations.
HONGKONG.		
STEAMERS.		
652	Olyphant & Co	
1826	P. & O. S. N. Co	Yokohama,
3875	P. M. S. S. Co	
1019	P. & O. S. N. Co	
862	Gilman & Co	Tug Plying
116	H. K. & W. Dk. Co	
821	Gilman & Co	
1050	A. Heard & Co., Agents	
1061	A. Heard & Co., Agents	
491	D. Laiprak & Co	East Coast
1806	P. & O. S. N. Co	Laid up
1023	P. & O. S. N. Co	
600	Laundstein & Co	Bombay, &
421	E. J. Sage	
1024	Wm. Watson & Co	
240	Aug. Heard & Co	
1115	Order	
821	A. Heard & Co., Agents	
189	Acheong	
913	Gilman & Co	
101	Acheong	
1210	Jardine, Matheson & Co	Singapore,
589	A. Heard & Co., Agents	Laid up
383	Acheong	Laid up
between Hongkong and Canton.		
between Macao and Hongkong.		
SAILING VESSELS.		
774	Burnes Co. Limited	Manila, &c.
1022	Jardine, Matheson & Co	
3875	Chinese	Wanglan
303	Chinese	
957	Russell & Co	
331	P. M. S. S. Co	Hollo, &c.
416	Arnhold, Karberg & Co	Yokohama
913	Gilman & Co	
386	Chinese	
448	Chinese	
474	Chinese	
265	Chinese	
651	Chinese	
359	Chinese	
277	Karlowitz & Co	
708	P. M. S. S. Co	Foochow, &
415	Chinese	Quailao
235	Aug. Heard & Co	
441	Chinese	
316	Jardine, Matheson & Co	Sydney
202	Jardine, Matheson & Co	Nagasaki
233	Renzio & Co	Dumedin
270	Melchers & Co	Saigon
636	Yuen-tai-tung	
344	Jardine, Matheson & Co	Tientsin
394	P. Degener	Hollo, &c.
548	Renzio & Co	
768	Russell & Co	San Francisco
869	Wm. Pustau & Co	London
342	Jardine, Matheson & Co	Foochow, &
359	Bourjau & Co	Toroon
184	Bell & Co	
237	John Bird & Co	
630	Karlowitz & Co	Manila
558	Order	
314	Chinese	
808	Bourjau & Co	
196	Karlowitz & Co	
227	Stemmen & Co	
812	Aug. Heard & Co	
360	Renzio & Co	Manila
920	Ed. Schillhaus & Co	
722	Order	
680	Battles & Co	
1199	Wm. Pustau & Co	
835	Order	
140	Renzio & Co	
490	Ed. Schillhaus & Co	Labuan
451	Chinese	
452	Grun & Co	
371	Chinese	
300	H. S. Walker & Co	
220	Jardine, Matheson & Co	
457	Renzio & Co	
403	Gilman & Co	Hollo, &c.
403	Jardine, Matheson & Co	New York
146	Stemmen & Co	
900	Chinese	
425	Russell & Co	
570	Wm. Pustau & Co	
782	Master	San Francisco
RECEIVING VESSELS & BULK'S.		
283	Harker Master	
1000	P. & O. Co	
318	Water Police	
THE CHINA SQUADRON.		
	Captain.	Where At.
20	Comr. Patterson	Hongkong
00	Comr. H. A. Denison	
00	Capt. Wm. H. Whyte	Shanghai
60	Comdr. E. J. Church	Tientsin
00	To be Sold	Singhai
20	Comdr. B. W. Har	Yokohama
00	Comr. J. B. Barnett	Amoy
20		Hongkong
00	Capt. W. Arthur	Yokohama
00	To be Sold	
00		Hongkong
20	Dr. Loney	Hongkong
00	Comdr. Grant	Singapore
00	L	

Reported by Chinese on the 5th June, 18

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1967
1968
1969

Shantung	16.80	12.00
Bengal	11.40	17.00
Assam	1.45	1.75
Sasaguzus, Japan white	3.70	3.30
Manila	3.50	3.35
Hong Kong, Cargo No. 1	2.85	3.50
2	2.50	3.25
3	1.55	1.60
4	1.65	1.60
5	1.65	1.60
6	1.65	1.60
7	1.65	1.60
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